Case 08-23190 B 1 (Official Form 1) (1/08) Doc 1 Filed 09/02/08 Entered 09/02/08 10:00:21 Desc Petition <u>Page 1 of 6</u> United States Bankruptcy Court Voluntary Petition Name of Debtor (if individual, enter Last, First, Middle): A Joku All Other Names used by the Debtor in the last 8 years Name of Joint Debtor (Spouse) (Last, First, Middle): All Other Names used by the Joint Debtor

(inci	(include married, maiden, and trade names):						(include married, maiden, and trade names):							
Last (if m	Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all):						Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No/Complete EIN (if more than one, state all):							
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	(Form o	e of Debtor of Organization ok one box.)	- 1		Nature of Bone box.)	usines	<u> </u>	P		Chapter of	f Bankrup	tcv Code	ZIP CODE Under Which ck one box.)	h
	Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  Corporation (includes LLC and LLP)  Partnership  Other (If debtor is not one of the above entities, check this box and state type of entity below.)  Health Care Business Single Asset Real Est. 11 U.S.C. § 101(51B) Railroad Stockbroker Commodity Broker				Estate ( B)	as defined in	֧֓֞֟֝֓֓֓֓֓֓֓֓֓֟֟֓֓֓֓֟֓֓֓֟֓֓֟֓֓֓֟֓֓֓֟֓֓֟֓֓֟֓	☐ Cha ☐ Cha ☐ Cha	pter 7 pter 9 pter 11 pter 12 oter 13		Chapter : Recognit Main Pro Chapter ! Recogniti	15 Petition for ion of a Foreig		
	Other  Tax-Exempt E (Check box, if app  Debtor is a tax-exemp under Title 26 of the Code (the Internal Rev					plicab npt org Unite	Debts are primarily consumer debts, defined in 11 U.S.C. business debts.  § 101(8) as "incurred by an individual primarily for a light of the states.							
		Filing F	ee (Check one	box.)					пою ри		r 11 Debte	ors		
☐ F	ull Filing Fee atta	iched.					Check one box:  Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).							
31	виси аррисацов і	ior ine court s	consideration	certifying the	s only). Must atta		Debto:						I U.S.C. § 101(	
∏ Fi	unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.					Check if:  Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.								
						[	Accept	is bei ances	ng filed wi	th this peti	cited neene	tition fro	m one or more	classes
Statistic	al/Administrativ	e Informatio	n		· · · · · · · · · · · · · · · · · · ·		or cred	iitors,	in accorda	nce with 1	1 U.S.C. §	1126(b).	THIS SPACE	
8	distribution to	es that, after a unsecured cre	ny exempt pro	le for distribut perty is exclu	tion to unsecured c ded and administra	reditor ative e:	rs. X <b>pe</b> nses paic	1,		U.S	. Bankr	uptcy	COURT USE	
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B I (Official Form) I (1/08)	Page 3
Voluntary Petition (This page must be completed and Gladin	Name of Debtor(s):
(This page must be completed and filed in every case.)	
Signature(s) of Debtor(s) (Individual/Joint)	natures
,	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7]. I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  [If no attorney represents me and no bankruptcy petition preparer signs the petition]. I have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  X  Signature of Debtor  Telephone Number (if not represented by attorney).  Date	and correct, that I am the foreign representative of a debtor in a foreign proceeding and that I am authorized to file this petition.  (Check only one box.)  I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer
Printed Name of Attorney for Debtor(s)  Firm Name  Address	defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules of guidelines have been promulgated pursuant to 11 U.S.C. § 110(b) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
Telephone Number	Printed Name and title, if any, of Bankruptcy Petition Preparer
Date	
In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.  Signature of Debtor (Corporation/Partnership)	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)  Address
declare under penalty of perjury that the information provided in this petition is true nd correct, and that I have been authorized to file this petition on behalf of the ebtor.	X
he debtor requests the relief in accordance with the chapter of title 11, United States ode, specified in this petition.	Date  Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.
Signature of Authorized Individual	
	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.
Title of Authorized Individual	
Date	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110: 18 U.S.C. § 156

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B 1 (Official Form 1) (1/08) Page 3 of 6

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None of Debtor.  District  Exhibit A  To be completed if debtor is required to fife periodic reports (e.g., forms 10K and 10G) with the Securities and Exchange Commission personal to Section 13 or 12G) of the Securities and Exchange Commission personal to Section 13 or 12G) of the Securities Exchange Act of 1914 and is requesting rilled nater chapter 11, and the securities Exchange Act of 1914 and is requesting rilled nater chapter 11, and the securities Exchange Act of 1914 and is requesting rilled nater chapter 11, and the securities Exchange Act of 1914 and is requesting rilled nater chapter 11, and the securities Exchange Act of 1914 and is requesting rilled nater chapter 11, and the securities Exchange Act of 1914 and is requesting rilled nater chapter 11, and the securities Exchange Act of 1914 and is requesting rilled nater chapter 11, and the securities Exchange Act of 1914 and is requested to the securities Exchange Act of 1914 and is requested to the securities Exchange Act of 1914 and is requested to the securities Exchange Act of 1914 and is requested to the securities Exchange Act of 1914 and is requested to the securities Exchange Act of 1914 and is requested to the securities Exchange Act of 1914 and is requested to the securities Exchange Act of 1914 and is requested to the securities Exchange Act of this petition.  Exhibit D  Does the debotr own or have possession of any property that poses or is alleged to pose a threat of imministent and identifiable harm to public hardly in safety?  Yes, and Exhibit D actions of the period of this petition is filled, each spouse must complete and attach a separate Exhibit D.)  Exhibit D  Exhibit D  Exhibit D  Information Reporting the Debtor - Yeure  Contact any applicable and signed by the debtor is attached and made a part of this petition.  Information Reporting the Debtor - Yeure  Debtor has been demiciled or has had a residence, principal page of bounces, or principal pages in this District, or his in period pages and principal pages of bounces, or prin				Date Filed:
Date   Da	Mona	Pending Bankruptcy Case Filed by any Spouse, Partner, or A	ffiliate of this Debtor (If more than one, attach ad	ditional sheet)
Relationships   Relationship			Case Number:	
To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10C) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities and Exchange Act of 1934 and is requesting riber under chapter 11.   In the automorphism of the Securities and Exchange Act of 1934 and is requesting riber under chapter 11.   In the automorphism of the periodic requires by 11 in the Act of 1934 and is requesting riber under chapter 11.   In the automorphism of the periodic requires by 11 in the Act of 240 in the periodic requires by 11 in the Commission pursuant to Section 13 or 15(d) of the Periodic Repetition of the Securities Exchange Act of 1934 and is requesting riber under chapter 11.   In the automorphism of the Commission pursuant to Section 13 or 1932 or	District	t:	Relationship:	Judge:
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Exhibit C  Does the debtor own or have possession of any property that poses or is alleged to posse a threat of imminent and identifiable harm to public health or safety?  Yes, and Exhibit C is attached and made a part of this petition.  No.  Exhibit D  (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)  Exhibit D completed and signed by the debtor is attached and made a part of this petition.  If this is a joint petition:  Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.  Information Regarding the Debtor - Venue (Check any applicable box.)  preceding the date of this petition or for a longer part of such 180 days than any other District.  There is a bushrupe vace concerning debtor's affiliate, general partner, or partnership pending in this District.  Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or the interests of the partners will be served in regard of Residential Property (Check all applicable box.)  Certification by a Debter Who Resides as a Tenand of Residential Property (Check all applicable box.)  Certification by a Debter Who Resides as a Tenand of Residential Property (Check all applicable box.)  (Name of landlord)  Debtor claims that under applicable nonbankrupcy law, there are circumstances under which the debtor would be permitted to cure the entire monetarry default that gave rise to the judgment for possession, after the judgment for possession was entered, and  Debtor claims that under applicable nonbankrupcy law, there are circumstances under which the debtor would be permitted to cure the entire monetarry default that gave rise to the judgment for possession, after the judgment for possession was entered, and  Debtor has included with his petition the deposit with the court of any root thus household become due during the 30-day period after the	of the S	of the Securities and Exchange Commission pursuant to Section 13 or 15(a securities Exchange Act of 1934 and is requesting relief under chapter 11.)	whose debts are primarily edit)  I, the attorney for the petitioner named in the have informed the petitioner that the or sheled available under each such chapter. I further that the states Code available under each such chapter.	onsumer debts.)  foregoing petition, declare that may proceed under chapter 7, 11, and have explained the relies that that I have delivered to the
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Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.  Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.)  Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)  (Name of landlord that obtained judgment)  (Address of landlord)  Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and  Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.		There is a bankruptcy case concerning debtor's affiliate, general par-	mer, or partnership pending in this District.	
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Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)   (Name of landlord that obtained judgment)   (Address of landlord)   Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and   Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.		Certification by a Debtor Who Resides a	a Tenant of Residential Property	
(Name of landlord that obtained judgment)  [Address of landlord]  Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and  Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.		(Check all applica	ble boxes.)	
[Address of landlord]  Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and  Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.		Landlord has a judgment against the debtor for possession of debtor	or's residence. (If box checked, complete the followers)	wing.)
Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and  Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.			(Name of landlord that obtained judgment)	<u> </u>
Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and  Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.			(Address of landlord)	
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	[	Debtor has included with this petition the deposit with the court of	it, after the judgment for possession was entered, as	nd
• • • • • • • • • • • • • • • • • • • •	[			

Official Form 1, Exhibit D (10/06)

## UNITED STATES BANKRUPTCY COURT

	Northern	District of	Illinois	
In re CHRISTO Debtor(s)	PHER A	Joku	Case No	(if known)

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

## Official Form 1, Exh. D (10/06) - Cont.

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]  □ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);  □ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);  □ Active military duty in a military combat zone.
☐5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: Whe Can  Date: 09/02/08

WELLS FARGO BANK, NATIONAL ASSOCIATION AS TRUSTEE FOR SECURITIZED ASSET BACKED RECEIVABLES LLC 2005-OPA MORTAGAGE PASS- THROUGH CERTIFICATES, SERIES 2005-OPA

ATTORNEY GO FILE NO: PADGOTTAS

PIERCE X ASSOCIATES

ONE NORTH DEARBORN STREET SHITE 1300

CHICAGO, IL. 60602

(312) 476-5500